

In re:  
Amy Beth Wert  
Debtor

Case No. 24-13117-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 12, 2024

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db	+ Amy Beth Wert, 106 North Cannon Avenue, Lansdale, PA 19446-2119
14922559	+ Borough of Lansdale, Electric Department, One Vine Street, Suite 201, Lansdale, PA 19446-3601
14922574	+ Kaapult Group, Inc, 5360 Legacy Drive, Building 2, Suite 135, Plano, TX 75024-4197
14922583	+ North Penn Water Authority, 300 Forty Foot Rd, Lansdale, PA 19446-4017
14922584	Oral & Maxillofacial Surgeons PC, 1500 Horizon Drive #108, Chalfont, PA 18914-3966
14922586	Radiology Group Abington, P.O. Box 6750, Portsmouth, NH 03802-6750
14922590	+ St. Luke's Physician Group, Post Office Box 5386, Bethlehem, PA 18015-0386
14922593	+ United ANES Serv PC, P.O. Box 828962, Philadelphia, PA 19182-8962
14922597	Zwicker & Associates, P.C., 900 NorthBrook Drive, Suite 102, Feasterville Trevose, PA 19053-8432

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: schroeder@jrlaw.org	Sep 13 2024 00:17:00	WILLIAM D. SCHROEDER, JR, 920 Lenmar Drive, Blue Bell, PA 19422
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 13 2024 00:17:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 13 2024 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Sep 13 2024 00:17:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14922557	+ Email/Text: legal@arsnational.com	Sep 13 2024 00:17:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
14922558	^ MEBN	Sep 13 2024 00:03:28	Asset recovery Solutions, LLC, 2200 E Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
14922561	+ EDI: CRFRSTNA.COM	Sep 13 2024 04:04:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14922565	Email/Text: correspondence@credit-control.com	Sep 13 2024 00:17:00	Credit Control, LLC, 3300 Rider Trail S., Suite 500, Earth City, MO 63045
14922560	+ Email/Text: kellyp@ccpdocs.com	Sep 13 2024 00:17:00	Cardiology Consultants, 207 North Broad Street, 3rd FL, Philadelphia, PA 19107-1500
14922562	+ EDI: CITICORP	Sep 13 2024 04:04:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14922563	+ Email/Text: mediamanagers@clientservices.com	Sep 13 2024 00:17:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816

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14922564	EDI: WFNNB.COM	Sep 13 2024 04:04:00	Comenity Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
14922566	+ EDI: CRFRSTNA.COM	Sep 13 2024 04:04:00	CreditFirst National Association, BK-16/Credit Operations, P.O. Box 81410, Cleveland, OH 44181-0410
14922567	Email/Text: signed.order@pfwattorneys.com	Sep 13 2024 00:17:00	Crown Asset Managment, c/o Pressler, Felt & Warsaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14922568	+ EDI: DISCOVER	Sep 13 2024 04:04:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14922570	Email/Text: rj@ffcc.com	Sep 13 2024 00:17:00	First Federal Credit Control, Inc., 24700 Chagrin Blvd., Suite 205, Cleveland, OH 44122-5662
14922571	Email/Text: BNBLAZE@capitalsvcs.com	Sep 13 2024 00:17:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
14922569	EDI: CRFRSTNA.COM	Sep 13 2024 04:04:00	Firestone, CFNA, P.O. Box 81315, Cleveland, OH 44181-0315
14922572	EDI: PHINGENESIS	Sep 13 2024 04:04:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
14922573	EDI: IRS.COM	Sep 13 2024 04:04:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14925744	Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 00:20:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14922575	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 13 2024 00:17:00	Loancare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14922576	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 00:20:20	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14922577	EDI: CBS7AVE	Sep 13 2024 04:04:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
14922578	+ Email/Text: MDSBankruptcies@meddatsys.com	Sep 13 2024 00:17:00	Medical Revenue Services, PO Box 1149, Sebring, FL 33871-1149
14922579	+ Email/Text: unger@members1st.org	Sep 13 2024 00:17:00	Members 1st Federal Credit Union, 5000 Louise Drive, P.O. Box 40, Mechanicsburg, PA 17055-0040
14922580	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2024 00:17:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14922581	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2024 00:17:00	Midland Credit Mgmt, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14922582	Email/Text: mmrgbk@miramedrg.com	Sep 13 2024 00:17:00	MiraMed Revenue Group, PO Box 1411, Carol Stream, IL 60132-1411
14922585	EDI: PENNDEPTREV	Sep 13 2024 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14922585	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14922587	Email/Text: lawfirmTX@rsieh.com	Sep 13 2024 00:17:00	Rausch Sturm LLP, 250 N. Sunnyslope Road, Suite 300, Brookfield, WI 53005
14922588	Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 00:19:54	Resurgent Capital Services, Post Office Box 10497, Greenville, SC 29603-0497
14922589	Email/Text: bankruptcy@sequium.com	Sep 13 2024 00:17:00	Sequium Asset Solutions, LLC, 1130 Northcahse Parkway, Suite 150, Marietta, GA 30067
14922591	EDI: AISTMBL.COM		

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14922592	+ Email/Text: bankruptcydepartment@tsico.com	Sep 13 2024 04:04:00	T-Mobile, Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
14922594	+ Email/Text: BAN5620@UCBINC.COM	Sep 13 2024 00:17:00	Transworld Systems Inc., 500 Virginia Drive, Fort Washington, PA 19034-2733
14922595	+ EDI: VERIZONCOMB.COM	Sep 13 2024 00:17:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
14922596	+ Email/Text: bkfilings@zwickerpc.com	Sep 13 2024 04:04:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
		Sep 13 2024 00:17:00	Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM D. SCHROEDER, JR	on behalf of Debtor Amy Beth Wert schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	<u>Amy Beth Wert</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-13117-amc		
	Social Security number or ITIN:	xxx-xx-0054	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	9/4/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Amy Beth Wert	
<b>2. All other names used in the last 8 years</b>	aka Amy Wert, aka Amy B Wert, fka Amy Raif	
<b>3. Address</b>	106 North Cannon Avenue Lansdale, PA 19446	
<b>4. Debtor's attorney</b> Name and address	WILLIAM D. SCHROEDER JR 920 Lenmar Drive Blue Bell, PA 19422	Contact phone 215-822-2728 Email: <a href="mailto:schroeder@jrlaw.org">schroeder@jrlaw.org</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 9/12/24

**For more information, see page 2**

Debtor **Amy Beth Wert**

Case number **24-13117-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 25, 2024 at 10:15 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>										
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="430 325 966 388"> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> </td> <td data-bbox="966 325 1336 388"> <b>Filing deadline: 12/24/24</b> </td> </tr> <tr> <td colspan="2" data-bbox="430 388 1336 514"> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td data-bbox="430 514 966 577"> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td data-bbox="966 514 1336 577"> <b>Filing deadline: 11/13/24</b> </td> </tr> <tr> <td data-bbox="430 577 966 640"> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td data-bbox="966 577 1336 640"> <b>Filing deadline: 3/3/25</b> </td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td data-bbox="430 913 966 1003"> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </td> <td data-bbox="966 913 1336 1003"> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors       </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 12/24/24</b>	<b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 11/13/24</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/3/25</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
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<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/3/25</b>											
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors											
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$566.96 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>11/5/24 at 10:00 AM</b> , Location: <b>HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003</b>											
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.											
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.											
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.											
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.											